

Information to identify the case:

Debtor 1

Keith Borusewicz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5983

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-23902-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith Borusewicz

7/1/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Keith Borusewicz
Debtor

Case No. 19-23902-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db	+ Keith Borusewicz, 21 Grover Avenue, South Amboy, NJ 08879-1934
518357190	+ Batarseh Walk In Medical Center LLC, 540 Bordenntown Ave, Ste. 2100, South Amboy, NJ 08879-1583
518357192	+ Enterprise Holdings/Citations Dept., 14002 East 21st Street, Ste. 1500, Tulsa, OK 74134-1424
518358256	+ Gina Borusewicz, 21 Grover Ave., South Amboy, NJ 08879-1934
518357203	+ Speedway/SuperAmerica, Attn: Bankruptcy, Po Box 1590, Springfield, OH 45501-1590

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 01 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 01 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 01 2024 21:11:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
518455262	Email/PDF: bncnotices@becket-lee.com	Jul 01 2024 21:23:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520297608	+ Email/Text: mtgbk@shellpointmtg.com	Jul 01 2024 21:11:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing 29603-0826
520297607	+ Email/Text: mtgbk@shellpointmtg.com	Jul 01 2024 21:11:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518357193	^ MEBN	Jul 01 2024 20:58:07	HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
518433067	EDI: JEFFERSONCAP.COM	Jul 02 2024 00:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518357191	EDI: JPMORGANCHASE	Jul 02 2024 00:46:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518357194	EDI: JEFFERSONCAP.COM	Jul 02 2024 00:46:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518357195	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Jul 01 2024 21:10:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518365569	Email/PDF: resurgentbknotifications@resurgent.com	Jul 01 2024 21:21:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518357196	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 01 2024 21:23:10	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518357197	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 01 2024 21:12:00	Midland Credit Mgt., 350 Camino De La Reina, Ste. 100, San Diego, CA 92108-3007
518457828	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 01 2024 21:12:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
518357198	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518470403	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518470447	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518470413	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
518470388	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
519995862	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 01 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518357202	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 01 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519701631	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 01 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518358716	^ MEBN	Jul 01 2024 21:01:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518357199	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518357200	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518357201	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518475218	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519995861	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
aty	##+	Denise Carlon, Esq., KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Keith Borusewicz thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7